

The Applicant thanks the Examiner for pointing out the errors in the specification and drawing.

Very Respectfully,

*Durham Russell Maples*

Durham Russell Maples

1507 Park Circle

Camden, S.C. 29020

803-425-4592

**Express Mail**

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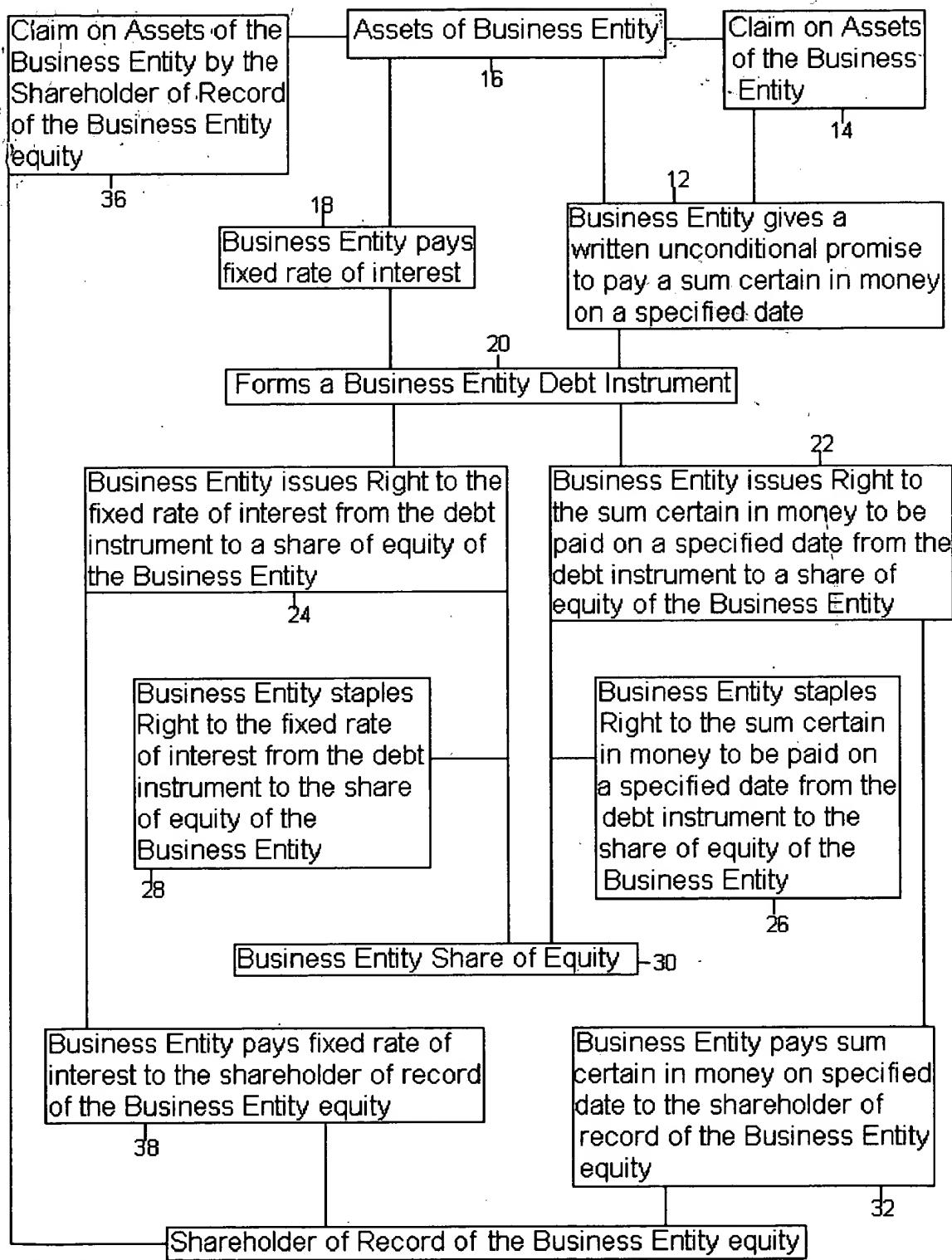


Fig.7

Fig.1

34

32

36

18

16

14

12

Business Entity pays fixed rate of interest

20

Forms a Business Entity Debt Instrument

22

Business Entity issues Right to the fixed rate of interest from the debt instrument to a share of equity of the Business Entity

24

Business Entity issues Right to the sum certain in money to be paid on a specified date from the debt instrument to a share of equity of the Business Entity

Business Entity staples Right to the fixed rate of interest from the debt instrument to the share of equity of the Business Entity

28

Business Entity staples Right to the sum certain in money to be paid on a specified date from the debt instrument to the share of equity of the Business Entity

26

Business Entity Share of Equity

Business Entity pays fixed rate of interest to the shareholder of record of the Business Entity equity

38

Business Entity pays sum certain in money on specified date to the shareholder of record of the Business Entity equity

32

Shareholder of Record of the Business Entity equity